

Everyone Leaves a Legacy, Don't Let Yours be Failure!

The Need for Estate Planning

Everyone needs an estate plan. While no one wants to think about death or disability, establishing an estate plan is one of the most important steps you can take to protect yourself and your loved ones from additional stress and expense.

Proper estate planning puts you in charge of your finances and living arrangements, and, it can also spare your loved ones the unnecessary expenses, delays and frustrations associated with managing your affairs when you pass away or become incapacitated.

The Basics of Estate Planning

- Controlling your assets while you are alive, but incapacitated
- Providing directions to make sure your assets go where you want them to after your passing.
- Avoiding the cost, delay and hassle of probate
- Controlling distribution of your assets after death
- Minimizing the emotional and financial burden on your family.
- Minimizing family disputes over your estate.
- Providing direction for a guardian of minor children

Providing for Incapacity

If you become incapacitated, you are no longer, legally, able to manage your own financial affairs or living arrangements. Many people are under the mistaken impression that their spouse or

adult children can automatically take over and make decisions. The truth is that unless you have a Durable Power of Attorney for Finances, your family must petition a court to declare you legally incapacitated and attain a guardianship or conservatorship. This process can be lengthy, costly and stressful. Even if the court appoints the person you would have chosen as your Agent, they will have to report to the court every year and show how they are spending and investing your money. If you want your family to be able to immediately take over for you, you must designate a person or persons that you trust to be your Agent so that they will have the authority to withdraw money from your accounts, pay your bills, take distributions from your IRAs, sell stocks, and refinance your home.

In addition to planning for the financial aspects of your affairs during incapacity, you should establish a plan for your medical care. In your Durable Power of Attorney for Health Care, you appoint someone you trust – for example, a family member or close friend - to make decisions, on your behalf, about medical treatment if you lose the ability to decide for yourself. In addition to an Durable Power of Attorney for Health Care, you should also have an Advanced Directive which informs others of your preferred medical treatments at end-of-life, such as the use of extraordinary measures or a feeding tube should you become permanently unconscious or terminally ill.

Avoiding Probate

If you use a simple will to distribute your estate, everything you own must pass through the probate process. The process can be expensive, time-consuming and your probate records are open to the public in most states. The court is in control of the process until the estate is settled, distributed and the accounting approved. If you are married and have children, you want to make certain that your surviving family has immediate access to cash to pay for living expenses while your estate is being settled. It is not unusual for the probate court to freeze assets for weeks or even months or years while trying to determine the proper disposition of the estate. You can imagine how stressful this process can be. With proper planning, your assets can pass on to your loved ones without undergoing probate, in a manner that is quick, inexpensive, under your family's control and private using an estate planning tool called a Revocable Living Trust.

The Elephant in the Living Room

Despite the benefits, estate planning is, for many families, the elephant in the living room that everyone avoids talking about. There are several reasons for this, including:

- For most, they just don't know who to trust or even where to begin.
- Many don't want to face a subject that ultimately is about mortality.
- It may dredge up family conflicts
- Many don't want to talk about money with their children.

- Parents don't want to spoil the kids with money or don't trust their kids with money.
- Many are hesitant to invest time and money into developing an estate plan.

But the elephant will not go away. Delay or avoidance can prove costly not only from a monetary standpoint, but in unnecessary conflicts, anger, time and confusion among your family members.

Peace of Mind

At Legacy Assurance Plan, we will facilitate your creation of a well-crafted estate plan to provide for your loved ones in an effective and efficient manner. Your plan will avoid guardianship during your lifetime and probate at death, preventing the unnecessary costs, delays, publicity and hassles associated with the probate process. Your plan gives you the ability to completely control your affairs during your lifetime and then passing control to the person you choose. Once your estate plan is in place, you will have the peace of mind knowing that you have provided for yourself and your family no matter what happens in life or death.

Our members posted these Legacy Assurance Plan Reviews on our Facebook page and Google. What better way to understand a company than to read what others have to say about their services, mannerism and business ethics.

facebook.

 Judy L.
★★★★★

Our experience with Legacy Assurance has given us peace of mind that our final wishes will be carried out in the best interest of our family. The Agents with whom we have worked have been very professional and considerate of what we wish to accomplish. Thanks Legacy for your help in this critical issue.

 Carole H.
★★★★★

We were very pleased with the staff of Legacy who helped us with our estate planning. It is a comfort to know our family will be able to settle our affairs at some point with relative ease. I went through a similar situation with my parents and know how much there is to deal with and how future planning can be of enormous help.

See more reviews at

facebook.com/legacyassuranceplan



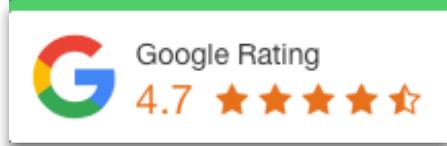
Google

 Patrice Z.
★★★★★

Legacy Assurance was excellent to work with. From the initial contact to the follow-up visits, everything went smoothly and easily. They kept me updated on every visit and worked with my schedule. The follow-up visits helped me follow thru on all the forms to be completed. The price was very cost efficient as well.

 Patricia D.
★★★★★

When I first met with the representative of Legacy I was concerned that what I was told was too good to be true. It wasn't. Over time, the experience with Legacy, particularly the attorney I worked with, was beyond my expectations. Areas that I never thought about were covered as we planned for the future. I now have a sense that everything is in order for my family when I move into eternity. This brings me great peace. Thank you, Legacy!



To obtain information on the "no cost/no obligation" consultation or for more information about the Legacy Assurance Plan, contact us at:

844.306.LAPA (5272) Toll Free

or visit us online:

legacyassuranceplan.com

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